

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Jose M. Munoz aka Jose M. Munoz Sanchez  
Debtor(s)

CHAPTER 13

PENNSYLVANIA HOUSING FINANCE AGENCY  
Movant

vs.

NO. 20-10107 PMM

Jose M. Munoz aka Jose M. Munoz Sanchez  
Debtor(s)

Scott Waterman

Trustee

11 U.S.C. Sections 362 and 1301

**ORDER**

AND NOW, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is hereby ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is granted and the Automatic Stay of all proceeding, as provided under Section 362 of the Bankruptcy Abuse and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362, is modified with respect to the subject premises located at 1017 North Front Street, Reading, PA 19601 ("Property), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.



**Date: February 2, 2021**

United States Bankruptcy Judge.

Jose M. Munoz aka Jose M. Munoz Sanchez  
1017 North Front Street  
Reading, PA 19601

John A. DiGiamberardino Esq.  
845 N. Park Road, Ste. 101 (VIA ECF)  
Wyomissing, PA 19610

Scott Waterman  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606

KML Law Group, P.C.  
Suite 5000 – BNY Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532